

In re:
Joseph J. Bender
Francine M. Bender
Debtors

Case No. 21-11328-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jun 13, 2024

User: admin
Form ID: pdf900

Page 1 of 4
Total Noticed: 61

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Joseph J. Bender, Francine M. Bender, 19 Steeplechase Circle, Aston, PA 19014-1464
cr	+ Federal Home Loan Mortgage Corporation, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067
cr	+ Federal Home Loan Mortgage Corporation, as Trustee, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
cr	+ Spring Valley Estate Homeowners Association, c/o Marcus & Hoffman P.C, 326 W State Street, Media 19063-3861
14606513	+ Daniel J. Santucci, Esquire, 1 International Plaza, 5th Floor, Philadelphia, PA 19113-1510
14606498	+ David B. Spitofsky, Esquire, Law Office of David B. Spitofsky, 516 Swede Street, Norristown, PA 19401-4807
14738822	+ Federal Home Loan Mortgage Corporation, C/O Michael Farrington, Esq., KML Law Group PC, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14606517	+ Forwardline Financial, LLC, 21700 Oxnard Street, Suite 1450, Woodland Hills, CA 91367-7581
14606518	+ Frederic I. Weinberg, Esquire, 375 E. Elm Street, Suite 210, Conshohocken, PA 19428-1973
14606524	+ Main Line Pathology Associates, 111 Continental Drive, Suite 304, Newark, DE 19713-4317
14606531	Radiology Associates of the Main Line, P.O. Box 678678, Dallas, TX 75267-8678
14606533	#+ Scott & Associates, P.C., 6 Kacey Court, Suite 203, Mechanicsburg, PA 17055-9237
14606535	+ Southeast Radiology, Ltd., P.O. Box 3247, Evansville, IN 47731-3247
14606537	+ Spring Valley Estates Association, c/o M. Stranen, Esquire, 326 W. State Street, Media, PA 19063-3861
14606538	+ Steven Koplove, Esquire, Kkraft & Kraft, P.C., 3200 Penrose Ferry Road, Philadelphia, PA 19145-5500
14606541	Ware Medical Associates, Attn.: 17946N, P.O. Box 14000, Belfast, ME 04915-4033

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jun 14 2024 00:40:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 14 2024 00:39:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	+ Email/Text: bkelectronicnoticecourtmall@computershare.com	Jun 14 2024 00:39:00	FEDERAL HOME LOAN MORTGAGE CORPORATION, 6200 S. Quebec St., Greenwood Village, CO 80111-4720
14606503	Email/Text: ebn@americollect.com	Jun 14 2024 00:39:00	Americollect, 1851 S. Alverno Road, Manitowoc, WI 54220
14606505	+ Email/Text: legal@arsnational.com	Jun 14 2024 00:39:00	ARS National Services, Inc., P.O. Box 469100, Escondido, CA 92046-9100
14606502	+ Email/PDF: bncnotices@becket-lee.com	Jun 14 2024 00:44:41	American Express, P.O. Box 981537, El Paso, TX 79998-1537
14616813	Email/PDF: bncnotices@becket-lee.com	Jun 14 2024 00:44:21	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

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14606504	^ MEBN	Jun 14 2024 00:18:37	Apothaker Scian, P.C., 520 Fellowship Road, Suite C306, P.O. Box 5496, Mount Laurel, NJ 08054-5496
14623508	Email/PDF: resurgentbknofications@resurgent.com	Jun 14 2024 00:44:17	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14606506	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jun 14 2024 00:39:00	Bank of America, N.A., 655 Papermill Road, Newark, DE 19711-7500
14606507	+ Email/Text: BarclaysBankDelaware@tsico.com	Jun 14 2024 00:39:00	Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
14606512	Email/Text: correspondence@credit-control.com	Jun 14 2024 00:39:00	Credit Control, LLC, P.O. Box 31179, Tampa, FL 33631-3179
14606508	+ Email/Text: bankruptcy@cavps.com	Jun 14 2024 00:39:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
14606509	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 14 2024 00:39:00	Comenity Bank/Victoria's Secret, P.O. Box 182789, Columbus, OH 43218-2789
14606510	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jun 14 2024 00:40:00	Credit Collection Services, P.O. Box 447, Norwood, MA 02062-0447
14606511	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jun 14 2024 00:40:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
14606523	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 14 2024 00:44:25	Macy's, P.O. Box 8218, Mason, OH 45040
14606514	+ Email/Text: bknotice@ercbpo.com	Jun 14 2024 00:39:00	Enhanced Recovery Corporation, P.O. Box 57547, Jacksonville, FL 32241-7547
14606516	Email/Text: Bankruptcy@FMAAlliance.com	Jun 14 2024 00:39:00	FMA Alliance, Ltd., P.O. Box 2409, Houston, TX 77252-2409
14897049	+ Email/Text: mtgbk@shellpointmtg.com	Jun 14 2024 00:39:00	Federal Home Loan Mortgage Corporation, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14606515	Email/Text: data_processing@fin-rec.com	Jun 14 2024 00:39:00	Financial Recovery Services, P.O. Box 385908, Minneapolis, MN 55438-5908
14613768	+ Email/Text: assistant@collectionatlaw.com	Jun 14 2024 00:39:00	Forwardline Financial, LLC., C/O Collection At Law, Inc., 3835 E. Thousand Oaks Blvd., Suite R-349, Westlake Village, CA 91362-3637
14606501	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Jun 14 2024 00:39:00	Frederic J. Baker, Esquire, Office of U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2912
14606519	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 14 2024 00:44:38	JPMCB Card Services, P.O. Box 15369, Wilmington, DE 19850
14606520	Email/Text: govtaudits@labcorp.com	Jun 14 2024 00:39:00	Laboratory Corp. of America, P.O. Box 2240, Burlington, NC 27216-2240
14606521	Email/Text: govtaudits@labcorp.com	Jun 14 2024 00:39:00	LCA Collections, P.O. Box 2240, Burlington, NC 27216-2240
14606522	Email/Text: camanagement@mtb.com	Jun 14 2024 00:39:00	M&T Bank, P.O. Box 900, Millsboro, DE 19966
14611550	+ Email/Text: camanagement@mtb.com	Jun 14 2024 00:39:00	M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
14606528	^ MEBN	Jun 14 2024 00:18:16	MRS Associates, Inc., 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
14606525	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 14 2024 00:39:00	Midland Credit Management Inc., 320 East Big Beaver Road, Suite 300, Troy, MI 48083-1271
14606527	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 14 2024 00:39:00	Midland Funding LLC, 1 International Plaza, 5th Floor, Philadelphia, PA 19113-1510

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14606526	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 14 2024 00:39:00	Midland Funding LLC, 320 East Big Beaver Road, #300, Troy, MI 48083-1271
14606529	Email/Text: Bankruptcy.Notices@pnc.com	Jun 14 2024 00:39:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14606530	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 14 2024 00:44:42	Portfolio Recovery Associates, 120 Corporate Blvd., Ste. 100, Norfolk, VA 23502
14618356	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 14 2024 01:19:07	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14606532	+ Email/Text: ngisupport@radiusgs.com	Jun 14 2024 00:39:00	Radius Global Solutions, P.O. Box 390846, Minneapolis, MN 55439-0846
14606534	Email/Text: bankruptcynotices@sba.gov	Jun 14 2024 00:39:00	Small Business Administration, 1441 L Street NW, Mail Code 5460, Washington, DC 20416-0001
14616536	+ Email/Text: RASEBN@raslg.com	Jun 14 2024 00:39:00	Specialized Loan Servicing LLC, c/o Charles Wohlrab, Esquire, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
14610536	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jun 14 2024 00:39:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
14606536	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jun 14 2024 00:39:00	Specialized Loan Servicing, LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
14609717	+ Email/Text: mstranen@marcushoffman.com	Jun 14 2024 00:39:00	Spring Valley Estates Association, c/o Michelle J. Stranen, Esquire, Marcus & Hoffman, P.C., 326 West State Street, Media, PA 19063-3861
14606540	+ Email/Text: bankruptcydepartment@tsico.com	Jun 14 2024 00:40:00	US Asset Management Inc., c/o EOS CCA, P.O. Box 981008, Boston, MA 02298-1008
14606539	+ Email/Text: BAN5620@UCBINC.COM	Jun 14 2024 00:39:00	United Collection Bureau, Inc., 5620 Southwyck Blvd., Ste. 206, Toledo, OH 43614-1501
14620944	+ Email/PDF: ebn_ais@aisinfo.com	Jun 14 2024 00:44:05	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14606542	+ Email/Text: PHILAW@weltman.com	Jun 14 2024 00:39:00	Weltman, Weinberg & Reis Co., 170 S. Independence Mall West, Suite 874W, Philadelphia, PA 19106-3334

TOTAL: 45

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14606500	*+	Francine M. Bender, 19 Steeplechase Circle, Aston, PA 19014-1464
14606499	*+	Joseph J. Bender, 19 Steeplechase Circle, Aston, PA 19014-1464
14625931	*+	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2024 at the address(es) listed below:

Name	Email Address
DAVID B. SPITOFISKY	on behalf of Debtor Joseph J. Bender spitofskybk@verizon.net spitofskylaw@verizon.net;spitofsky.davidb.r112243@notify.bestcase.com
DAVID B. SPITOFISKY	on behalf of Joint Debtor Francine M. Bender spitofskybk@verizon.net spitofskylaw@verizon.net;spitofsky.davidb.r112243@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2021-1 bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor FEDERAL HOME LOAN MORTGAGE CORPORATION bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHELLE J. CUNNINGHAM	on behalf of Creditor Spring Valley Estate Homeowners Association mcunningham@marcushoffman.com
MICHELLE L. MCGOWAN	on behalf of Creditor Specialized Loan Servicing LLC mimcgowan@raslg.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In Re:

JOSEPH J. BENDER
FRANCINE M. BENDER

Debtors

Chapter 13

Bankruptcy No. 21-11328-MDC

ORDER

AND NOW, upon consideration of the Motion to Dismiss Case filed by Kenneth E. West, Esq., Standing Trustee, and after notice and hearing, it is hereby **ORDERED** that this case is **DISMISSED** and that any wage orders previously entered are **VACATED**.

IT IS FURTHER ORDERED if the case has been confirmed and the Trustee is holding funds, any undisbursed funds held by the Chapter 13 Trustee from payments made on account of the Debtor(s)' plan shall be refunded to the Debtor(s) unless a party in interest files a Motion for Alternative Disbursement within 21 days of the entry of this Order.



Date: June 13, 2024

Honorable Magdeline D. Coleman
Bankruptcy Judge